



MICHIGAN RESOURCE GUIDE
FOR PERSONS WITH
TRAUMATIC BRAIN INJURY
AND *THEIR FAMILIES*

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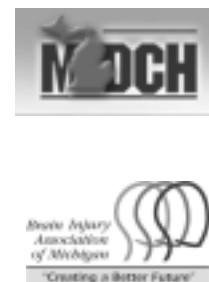


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INTRODUCTION



How To Use this Guide

The goal of the *Michigan Resource Guide for Persons with Traumatic Brain Injury and Their Families* is to help link people with state and local services. In Michigan, a sizeable number of traumatic brain injuries (TBI) (35-50%) are caused by car crashes. The services provided to such persons with traumatic brain injury from the Michigan Catastrophic Claims Association are typically very good and comprehensive. This *Guide* is primarily meant for the remaining 50-65% of persons with traumatic brain injury who are dependent on other forms of medical coverage and financial aid.

The *Guide* presents information on **financial aid, medical care insurance or aid, housing, education, vocational rehabilitation, legal aid and advocacy, mental health and transportation services**. Sections I-III present information followed by a listing and description of agencies or resources that provide services or information relating to the topic. **Note that not all resources or programs are available to everyone.** For such programs, eligibility criteria are listed along with a description of the program.

Section I gives an overview of TBI. This overview tells what TBI is and reviews symptoms and impact of this injury for individuals and families. It also presents information on how common this injury is and the number of individuals who have this type of injury. **This section also supplies a list of important organizations that provide general information, advocacy and other services** to individuals with TBI and their families and a list of books written by persons with TBI.

Section II provides information on the types of services commonly needed that are available in Michigan. Each set of services is described and information about state agencies and/or other resources is given to help readers get services in their community.

Agencies or resources are listed in alphabetical order rather than in order of importance. In some sections, there are many agencies or resources listed and you might not know whom to call first. Hints provided in boxes labeled **'TIP'** are meant to guide you through the process.

Many direct service providers who may be in your area are not listed. The organizations listed are statewide organizations that should be able to put you in touch with service providers and other resources in your area.

Section III gives information on potential sources of financial aid to cover needed services. Information to be eligible for these state and federal programs is given. Financial aid and medical care coverage programs specifically for children are also discussed.

Section IV provides an overview of the main agencies and resources described throughout the *Guide*. **If you are looking for a specific service, turn directly to the tables in Section IV to find agencies that offer the service, referral or financial aid.** Also check the appropriate section as listed in the Table of Contents, as some resources are not in the tables.

Section V lists the contact information for all agencies and resources discussed in the *Guide*, along with the pages on which they are discussed. A blank page at the end of this section is provided to write in your frequently called numbers.

Section VI is a glossary. Since many of the programs listed in this *Guide* come from Federal or State statute, the terms may be confusing or unclear. The glossary will help you to understand the terms.

At the time this *Guide* was published, the accuracy of all contact and program information was verified; however, changes in addresses, telephone numbers and programs do occur.

Some steps to follow when looking for services:

- ♦ Identify current needs for treatment and services
- ♦ Contact the appropriate organizations
- ♦ Communicate with your insurer
- ♦ Identify other possible funding sources

Tips to help in the application process:

- ♦ Maintain a journal to chart progress

SECTION I. OVERVIEW OF TRAUMATIC BRAIN INJURY



What is Traumatic Brain Injury?

A brain injury is any injury that results in brain cell death and loss of function. There are many ways a brain can be injured. A traumatic brain injury (TBI) is caused by an external trauma to the head or violent movement of the head, such as from a fall, car crash or being shaken. TBI may or may not be combined with loss of consciousness, an open wound or skull fracture.¹

Traumatic Brain Injury Is Common

Over 50,000 individuals nationwide die from TBI each year, and 5.3 million U.S. citizens, or two percent of the U.S. population, live with a disability resulting from TBI.² In fact, it is the leading cause of disability and death in persons under the age of 18. Overall, males are twice as likely as females to have TBI, and young men between the ages of 15 and 24 years are the most at risk.³ The leading causes of brain injuries are automobile crashes (48%), falls (23%), assaults and firearm accidents (10%), non-firearm assaults (9%) and recreational/sports accidents (3%).⁴ Alcohol is reported to be an important contributing factor in TBI, but the percentage of cases in which alcohol is involved is not known.⁵

Effects of Traumatic Brain Injury

The brain is a very complex organ, so every injury is different. This means that the recovery and rehabilitation process is difficult to predict. The signs of TBI can be subtle and easily overlooked. The symptoms of TBI may not be obvious at first - especially when combined with serious physical injuries. Sometimes TBI is a permanent life-long injury. Each person's ability to overcome the loss of function(s) caused by their injury will be different and will range from no apparent effect to total loss. Acceptance of this fact and friend/family support will be critical to the injured person as they proceed through rehabilitation and return to their home and community.

¹Thurman D.J., Snieszek J.E., Johnson D., Greenspan A., Smith S.M. (1994). Guidelines for Surveillance of Central Nervous System Injury. Centers for Disease Control and Prevention.

²Traumatic Brain Injury in the United States, A Report to Congress. U.S. Department of Health & Human Services, Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. 1999 Dec: 15.

³Rehabilitation of Persons With Traumatic Brain Injury. Epidemiology of Traumatic Brain Injury. NIH Consensus Statement Online 1998 Oct 26-28; 16(1): 2,4.

⁴Rehabilitation of Persons With Traumatic Brain Injury. Report of the Consensus Development Panel 1998 Oct 26-28: 9.

⁵Rehabilitation of Persons With Traumatic Brain Injury. Epidemiology of Traumatic Brain Injury. NIH Report of the Consensus Development Panel 1998 Oct 26-28: 8.

Depending on the severity of the injury, long term effects in both children and adults may include:^{6, 7, 8, 9}

Cognitive and Sensory Problems:

- ◆ Difficulty with short-term and/or long-term memory
- ◆ Impairments in judgement, concentration, learning new information
- ◆ Inability to do several tasks at once; easily distracted
- ◆ Trouble handling information from the senses (e.g., sight, sound, taste, smell, touch and balance)
- ◆ Language and communication difficulties
- ◆ Loss of personal safety skills
- ◆ Difficulty reading/writing/drawing

Physical Problems:

- ◆ Headaches or severe head pain
- ◆ Neck stiffness
- ◆ Lack of coordination/balance
- ◆ Problems with sleep; fatigue
- ◆ Slurred speech
- ◆ Restlessness
- ◆ Trouble swallowing
- ◆ Epilepsy

Behavioral and Emotional Problems:

- ◆ Irritability, impatience
- ◆ Impulse control, difficulty with anger management
- ◆ Increased stress and anxiety
- ◆ Inability to read social cues and self-monitor responses to other people
- ◆ Trouble starting or completing tasks
- ◆ Violence
- ◆ Persistent crying
- ◆ Excessive mood swings or personality changes
- ◆ Lowered self esteem
- ◆ Isolation
- ◆ Inappropriate sexual behavior

Psychiatric Problems:

- ◆ Depression
- ◆ Attention Deficit and Hyperactivity Disorder
- ◆ Obsessive Compulsive Disorder

⁶Rehabilitation of Persons With Traumatic Brain Injury. NIH Consensus Statement Online 1998 Oct 26-28; 16(1): 2,4.

⁷Rehabilitation of Persons With Traumatic Brain Injury. Consequences of Traumatic Brain Injury. NIH Report of the Consensus Development Panel 1998 Oct 26-28: 17 - 21.

⁸Family & Survivors; National Resource Center for Traumatic Brain Injury. (2000). The Brain Injury Source Book: Answers to Questions Most Often Asked, Richmond, VA: Virginia Commonwealth University: 14,15.

⁹National Center for Injury Prevention and Control. Facts About Concussion and Brain Injury. U.S. Department of Health and Human Services, Centers for Disease Control and Prevention. Version 2: 6 - 8.

Effects on Families

When a person with TBI suffers long-term changes in personality, behavior or physical ability, family members also are affected. Emotional or sexual relationships with the injured person may change. Family members may have to spend a lot of time caring for the injured person. The physical and emotional strain of caregiving may cause rifts and resentment among family members. This may lead to anxiety, stress, guilt, loneliness and depression.¹⁰ These feelings may worsen over time. If the injured person was the main financial provider, the family could also experience income losses *every year* – made worse if other family members no longer have time to work because they have to care for the individual. At an already stressful time, a family member may have difficulty trying to find and get desperately needed benefits.

Family members may need support to fulfill their new roles, including emotional and social support from others in similar situations, and the opportunity to take a break from care-giving tasks. In addition, they may need help and advice to get crucial benefits. Family members may need to be their own advocates in seeking care and social support for themselves.

General Resources

A number of national and statewide agencies and organizations offer information and referrals for individuals with TBI. Although the type of service available differs for each agency, these agencies are a good starting point for learning more about TBI, locating a specific resource or determining the types of services needed.

— Brain Book

This is a guide for acquiring compensatory skills for persons with TBI. It is useful for persons with TBI, their families and clinicians. It offers life management techniques for school, work and home.

Contact Information: See page 51

TIP: Many of the references listed in this *Guide* are websites. Using the Internet is sometimes the fastest and easiest way to find information. If you do not have a computer, chances are you could access the Internet from a computer at your local public library.

¹⁰Jeffrey S. Kreutzer, Consequences of Traumatic Brain Injury for the Family. NIH Consensus Development Conference on Rehabilitation of Persons With Traumatic Brain Injury 1998 Oct 26-28: 14.

— **Brain Injury Association of America (BIA)**

This is a nonprofit organization that brings together persons with TBI, their families and friends, concerned professionals and their communities. There are state affiliates throughout the country. This agency is a good overall referral source for information, services and products, such as audiotapes, books and videos.

Contact Information: See page 52

— **Brain Injury Association of Michigan (BIAMI)**

BIAMI works to improve the lives of those affected by brain injury through education, advocacy, research and local support groups. They also seek to reduce the number of brain injuries through prevention. BIAMI is a key source of information for brain injury services in Michigan. Books, videos and customized information packets, as well as an annual educational conference, serve as resources for families and persons with a brain injury. Local chapters and support groups throughout the State of Michigan offer individuals with brain injury and their families support, local information and activities.

Contact Information: See page 52

— **Centers for Independent Living (CIL)**

These centers are based in several communities throughout Michigan and provide services to integrate people with disabilities into the community. Services offered may include advocacy, resource and referral information pertaining to housing, transportation, community services and programs, peer counseling, independent living skills training, support groups and recreational events. Some CILs offer services specifically designed to meet the needs of persons with TBI.

Contact Information: See page 52

— **Epilepsy Foundation of Michigan**

The Epilepsy Foundation of Michigan assists people who have epilepsy as a result of TBI. They offer a variety of services, including the following: information and referral, consumer education programs, support groups, legislative advocacy, children's camps, counseling,

family activity days and community awareness programs. The Foundation also offers programs and assistance for people who have a mobility impairment as a result of TBI.

Contact Information: See page 54

— **Family Independence Agency (FIA) – Adult Services**

FIA - Adult Services provides protection, advocacy and Independent Living Services, including personal care services (Home Help) and Physical Disability Services. Adult Community Placement Services assist in locating Adult Foster Care Homes and Homes for the Aged for adults who can no longer live by themselves.

To be eligible Information and referral services are available to everyone. Medicaid eligibility is required to receive FIA direct services, such as Home Help. FIA – Adult Services staff may assist customers in applying for Medicaid.

Contact Information: See page 54

— **National Information Center for Children and Youth with Disabilities (NICHCY)**

NICHCY is a national information and referral center. It provides general information on disabilities and disability-related issues for families, educators and other professionals. Their focus is children and youth, ages birth to 22 years.

Contact Information: See page 61

— **National Resource Center for Traumatic Brain Injury (NRC for TBI)**

This is a national nonprofit center committed to providing practical and relevant information to persons with TBI and their families. The NRC for TBI is a valuable resource for many different services and questions. The NRC for TBI produces a guide called, *The Brain Injury Source Book: Answers to Questions Most Often Asked by Family & Survivors*.

Contact Information: See page 61

—TBI Chat Room

A TBI chat room is available at www.tbichat.org. It is a website that offers a connection for persons with TBI, family members and caregivers to discuss issues relating to TBI over the Internet. Different chat rooms are available for sharing experiences, meeting new people and finding support and information about brain injury.

Contact Information: See page 62

—United Cerebral Palsy (UCP) Michigan

This nonprofit organization provides information about housing, special education, employment, technology and equipment, public benefits and transportation. UCP Michigan has expertise in cerebral palsy, disability rights and disability services. Anyone with a disability can call UCP for assistance.

Contact Information: See page 63

—United Way

United Way organizations serve people in their community directly or in collaboration with other local nonprofit organizations. Many United Ways offer a program called “First Call for Help” – a single local telephone number that people in need may call and immediately be referred to the community service(s) that can help them.

Contact Information: See page 63

—Veterans Affairs (VA), Department of

The VA provides a range of physical and behavioral services to qualified veterans. These services include vocational and independent living training.

Contact Information: See page 63

Other Resources for Veterans Include:

Defense and Veterans Head Injury Program (DVHIP)

This program is a collaboration between the Department of Defense, the Department of Veterans Affairs and the Brain Injury Association (BIA). The program has a three-fold mission: 1) to identify and register military personnel and veterans with brain injury; 2) to treat, follow-up and monitor participating individuals; and 3) to conduct detailed periodic evaluations for those with moderate and severe brain injury. DVHIP also provides information about available resources and services for individuals with brain injury.

Contact Information: See page 54

Michigan Veterans Affairs Directorate

This office oversees all state supported veterans' programs. They will give contact information for veterans' service organizations, regional veterans' service centers and the Michigan Veterans Foundation.

Contact Information: See page 60

Books Written by Persons with Traumatic Brain Injury and Their Families

The following are a few books written by persons with TBI or their family members. For a more complete listing see the BIA website (www.biausa.org).

Abrahamson, Patt with Jeffery Abrahamson. *Brain Injury: A Family Tragedy*. Houston: HDI Publishers, 1997.

Crimmins, C. E. *Where is the Mango Princess?* New York: Knopf, 2000.

Osborn, Claudia L. *Over My Head: A Doctor's Own Story of Head Injury from the Inside Looking Out*. Kansas City: Andrews McMeel Publishing, 1997.

Swanson, Kara L. *I'll Carry the Fork!: Recovering a Life After Brain Injury*. Los Altos: Rising Star Press, 1999.

SECTION II. COMMONLY NEEDED SERVICES



Advocacy Organizations and Legal Services

Persons with TBI often need an advocate to help them get the services they need, beginning as soon as they are injured. As well as helping to obtain services, an advocate can assist with day to day issues such as helping to correct a phone bill error. An advocate can be a family member, friend or neighbor, but occasionally the need for help from an organization that specializes in advocacy, or even a lawyer, may be necessary. Your social worker, case manager or minister may also be able to help with advocacy needs.

TIP: There might be community organizations serving specific cultural groups in your area. These groups may be able to provide information, support, advocacy or assistance in interacting with service providers. Look in your local phone book for such organizations.

Advocacy Organizations

Advocacy organizations can help persons with TBI and their families determine what services they qualify for. Many informal support groups focus on advocating for rights of people with TBI or other disabilities. There are also professional organizations who focus on enabling individuals with disabilities.

Legal Services

Services of an attorney may be required to advocate for fair medical treatment, services and compensation for persons with TBI and their families. Some questions to ask to help find the right lawyer are:

- (1) Do the circumstances surrounding the injury allow for damages or benefits?
- (2) How long does it take on average to settle a TBI case?
- (3) Does this lawyer specialize in TBI cases, securing government benefits, workers' compensation or discrimination?
- (4) What fees does the lawyer charge and for which services? Is it possible to pay the lawyer only if the case is successful?

Advocacy and Legal Services Agencies and Resources:

— Brain Injury Association of Michigan (BIAMI)

BIAMI provides information to families and individuals with a brain injury on how to select an attorney as well as a list of attorneys who have indicated that they serve persons with a brain injury. In addition,

BIAMI provides testimony on issues that impact persons with brain injury and advocates for appropriate services and funding.

Contact Information: See page 52

—Centers for Independent Living (CIL)

These centers, located throughout Michigan, provide services designed to maximize self-sufficiency and independence of people with disabilities. Services offered may include: resource and referral information pertaining to housing, transportation, community services, peer counseling, independent living skills training, advocacy, support groups and recreational events.

Contact Information: See page 52

—Michigan Disability Rights Coalition (MDRC)

This organization has a statewide network that lobbies on behalf of Michigan's disability community.

Contact Information: See page 59

—Michigan Legal Aid Services

This organization produces the Michigan Legal Assistance Network (MLAN) Guide for low-income persons and seniors in Michigan.

Contact Information: See page 59

—Michigan Protection and Advocacy Service, Inc. (MPAS)

This private, nonprofit organization provides information and advocacy to people with disabilities in Michigan.

Contact Information: See page 60

—United Cerebral Palsy (UCP) Michigan

This nonprofit organization provides information about housing, special education, employment, technology and equipment, public benefits and transportation. UCP Michigan has expertise in cerebral palsy, disability rights and disability services. Anyone with a disability can call UCP for assistance.

Contact Information: See page 63

— United Way

United Way organizations serve people in their community directly or in collaboration with other local nonprofit organizations. Many United Ways offer a program called “First Call for Help” – a single local telephone number that people in need may call and immediately be referred to the community service(s) that can help them.

Contact Information: See page 63

Assessment and Rehabilitation

The goal of rehabilitation is to help people regain the most independent level of functioning possible. Rehabilitation focuses on the body’s natural healing abilities and the brain’s relearning processes so an individual recovers to the greatest extent possible. Rehabilitation also involves learning new ways to adjust for abilities that are permanently changed due to TBI. This may include changing the home and work areas to fit the needs of the individual with TBI (see sections on ‘Living and Care Arrangements’, page 20 and ‘Assistive Technology’, page 18 in this *Guide*).

TIP: Recreation is an important part of recovery. Contact your local or county recreation department for information about local programs.

Each part of the brain controls specific functions of the body such as vision, physical movement, speech, memory and emotions. Damage from TBI may affect one or more of these functions. Rehabilitation programs should be designed to meet each person’s unique needs. **It is very important that the therapists treating the person with TBI be trained specifically in traumatic brain injury rehabilitation.**

Assessing the injury is an important part of the rehabilitation process. Physical problems that may result from TBI include impaired movements, weakness and reduced motor coordination, speech and swallowing difficulties and possibly even paralysis. It may take several assessments to evaluate the full impact of TBI on physical functioning. Because emergency treatment may affect

initial assessment, it may be important to assess the full impact of TBI on physical functioning in the weeks or months following the injury.¹¹

Following the assessment, rehabilitation may be short-term (a few weeks or months) or long-term (several years). In general, most recovery occurs within the first 12-18 months of injury, although gradual improvements may continue after that time.¹² Physical therapy may include regaining strength and control of body movements and improving coordination of body movements. Occupational therapy involves relearning everyday tasks (e.g., dressing, bathing). Speech therapy focuses on language and swallowing.¹³

Cognitive functioning refers to brain behaviors such as thinking, problem solving, personality, intelligence, language, memory and emotional regulation. A **neuropsychological evaluation** examines cognitive functioning and could take more than one session. A person with TBI may need evaluations by a neuropsychologist more than once in a 1-2 year span. **Future care could depend on this evaluation.**

Cognitive rehabilitation is recommended as part of a rehabilitation program. However, it has been difficult to prove the effectiveness of treatments to improve cognitive functioning.¹⁴ Therefore, cognitive rehabilitation services are *not* always covered by insurance.

Rehabilitation Agencies and Resources:

— Brain Injury Association of Michigan (BIAMI)

BIAMI works to improve the lives of those affected by brain injury through education, advocacy, research and local

TIP: There are numerous providers of brain injury rehabilitation services in Michigan. This guide does not make recommendations regarding specific service providers. To obtain a list of rehabilitation service providers in Michigan and for advice on finding the best one for you, contact BIAMI.

¹¹Rehabilitation of Persons With Traumatic Brain Injury. Mechanisms Underlying Functional Recovery Following Traumatic Brain Injury. NIH Report of the Consensus Development Panel 1998 Oct 26-28: 41.

¹²Family & Survivors; National Resource Center for Traumatic Brain Injury. (2000). The Brain Injury Source Book: Answers to Questions Most Often Asked, Richmond, VA: Virginia Commonwealth University: 130.

¹³Family & Survivors; National Resource Center for Traumatic Brain Injury. (2000). The Brain Injury Source Book: Answers to Questions Most Often Asked, Richmond, VA: Virginia Commonwealth University: 112.

¹⁴Ronald M. Ruff, Cognitive Rehabilitation: Research Approaches. NIH Consensus Development Conference on Rehabilitation of Persons With Traumatic Brain Injury 1998 Oct 26-28: 44.

support groups. They also seek to reduce the number of brain injuries through prevention. The *Brain Injury Association National Directory of Brain Injury Rehabilitation Services Resource Guide* and BIAMI's facility list of state rehabilitation service providers are available through BIAMI. Information about how to select a facility is also available.

Contact Information: See page 52

— **Michigan Department of Community Health (MDCH) - Brain Injury Rehabilitation Program**

The MDCH - Brain Injury Rehabilitation Program is administered through the Long Term Care Initiative, Michigan Department of Community Health. For eligible people, this program is covered by Medicaid. It covers post-acute, comprehensive, intensive, goal-directed inpatient or outpatient rehabilitation services for individuals eighteen (18) years or older. The services are provided through agencies who contract with MDCH.

To be eligible. Beneficiaries must meet financial and medical eligibility criteria. For information regarding specific criteria contact MDCH - Brain Injury Rehabilitation Program. Prior to accessing these services, physician orders are required. The primary care physician, hospital discharge planner, nursing facility, individual/family and other service providers, can refer to this program.

Contact Information: See page 58

— **Michigan Department of Education - Office of Special Education and Early Intervention Services**

Michigan Law requires each school system to develop an educational plan for each eligible infant, toddler, child or youth through age 25 with a disability, including brain injury. These programs include assessment and rehabilitation services and are discussed in detail in the Public Education section on page 28 of this guide.

To be eligible. Special education in Michigan is available for individuals up to age 26. A school-based multidisciplinary evaluation team,

which includes input from the parent(s), determines whether the individual has a disability that will make learning difficult without special services. Persons with TBI who require special education services most often qualify for those services through one of the following categories: Traumatic Brain Injury (TBI), Physical Impairment (PI), Other Health Impairments (OHI), Learning Disabilities (LD), or Speech and Language Impairments (SLI).

Contact Information: See page 59



Assistive Technology

Assistive technologies (also known as adaptive technologies or adaptive equipment) are any item, piece of equipment or product that is used to increase, maintain or improve functional abilities of individuals with disabilities. Assistive technologies may aid persons with TBI with day-to-day tasks or with various work, school and household chores. Assistive technologies may be bought at stores, through catalogs, or on the Internet. Some of these technologies can be changed or customized, or may require special training. A word of caution: some of these products are quite expensive and may not be covered by insurance. Also, many health plans require prior approval, so check with your insurer before purchasing assistive technologies.¹⁵

The following are some products currently available which may assist persons with TBI:

- ♦ Schedule-reminders and time management aids: pager, alarm clock, stop watch
- ♦ Memory aids: tape recorder, checklists on a clipboard
- ♦ Vehicle conversion devices: hand controls, loading devices
- ♦ Residential accommodations: lifts, ramps, elevators
- ♦ Communication assistance: amplified telephones, dictation software for computers, speech language aids
- ♦ Mobility aids: wheelchairs, crutches, walkers

¹⁵Gerald, C. Warren. (1995). "Use of assistive technology in vocational rehabilitation of persons with traumatic brain injury." In M. Ashley and D. Krych (Eds.), *Traumatic Brain Injury Rehabilitation* (pp 129-160). Boca Raton: CRC Press.

The following public agencies may provide financial assistance for purchasing assistive technologies. Contact information as well as eligibility requirements to qualify for these programs are discussed in this *Guide*.

- ♦ Catastrophic Claims Association (p.39)
- ♦ Medicaid (p.43)
- ♦ FIA - Adult Services through Physical Disability Services (PDS) (p.25)
- ♦ MDCH's Crime Victim Services Commission (p.40)

Also, some automobile companies have “Mobility Programs” that provide assistance and cash reimbursement to help cover the cost of installing adaptive driver or passenger equipment in a newly purchased vehicle. To find out more about such programs contact the vehicle manufacturer directly through their website or ask at a local dealership.

Assistive Technology Agencies and Resources:

— ABLEDATA

ABLEDATA provides a searchable list of information on assistive technology products (including reviews from users). It is maintained by the National Institute on Disability and Rehabilitation Research of the U.S. Department of Education. Publications are also available by calling ABLEDATA.

Contact Information: See page 51

— Epilepsy Foundation of Michigan

Epilepsy Foundation of Michigan assists people with mobility impairments (whether or not they have epilepsy) in obtaining affordable adaptive equipment and home modifications. The Equipment Connection program links buyers with sellers and donors of used adaptive equipment. The Foundation also provides information on how to plan and find funding for ramps, home modifications and other assistive technologies.

Contact Information: See page 54

— Michigan Assistive Technology Loan Fund

The Michigan Disability Rights Coalition (MDRC) established the Assistive Technology Loan Fund along with UCP Michigan, the Financial Health Credit Union and Centers for Independent Living (CILs). This program provides low-cost financing to persons with disabilities to purchase assistive technology devices that help increase access, mobility, communication and job opportunities.

To be eligible: Any resident of the State of Michigan who has a disability and needs assistive technology may apply. Family members may apply on behalf of children or other family members with a disability. Applicants must join the MDRC and deposit one share to open an account at the Financial Health Credit Union. There is no minimum loan amount; there is a maximum amount.

Contact Information: See page 57

— Michigan Assistive Technology Resources (MATR)

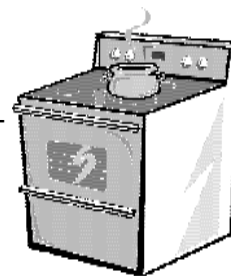
MATR is a nonprofit organization that provides information on daily living devices and equipment and helps to determine the best assistive technology solution for children with disabilities.

Contact Information: See page 57

Living and Care Arrangements (Including Housing and Long Term Care)

Living and care needs may change because of the physical, emotional and/or cognitive problems caused by TBI. For instance, persons with TBI may not be able to remember things, may get confused or be unable to focus or make decisions. As a result, it may be necessary to oversee their safety while cooking, using electrical appliances and answering the door or the telephone. There are several questions to ask when planning the living and care arrangements for a person with TBI:

- (1) Does the individual want to live and function independently?
- (2) Could the individual live independently with support services?



- (3) What type and how much help is needed to meet physical and safety needs?
- (4) Should limitations be placed on the individual's access to car keys, weapons or alcohol?
- (5) What type of living situation would meet social, intellectual and cognitive needs?
- (6) How much energy and assistance can family and friends provide?

The Olmstead Decision: In 1999, the United States Supreme Court held in *Olmstead v. L.C.* that the unnecessary segregation of individuals with disabilities in institutions may constitute discrimination based on disability. The court ruled that the American's with Disabilities Act (ADA) may require states to provide community-based services rather than institutional placements for individuals with disabilities. This ruling provides an important foundation for housing rights for family members and individuals with TBI.

Fair Housing Act: Title VIII of the Civil Rights Act of 1968, or the Fair Housing Act, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status and handicap (disability).

If you or someone associated with you:

- ♦ Have a physical or mental disability that substantially limits one or more major life activities
- ♦ Have a record of such a disability or
- ♦ Are regarded as having such a disability

Your landlord **must**:

- ♦ Let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- ♦ Make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

In Michigan, persons with TBI have the following options to meet their living and care needs:

Changes to the home: When an individual with TBI is ready to return home, family members might need to adapt the home in order to enable the person to move about and safely accomplish daily tasks. For example, adding a ramp, widening doorways or making modifications to a bathroom might be required. Many contractors have the knowledge and experience needed to make these changes. When hiring a contractor, be sure to check references, credentials and license by the State of Michigan, Consumer and Industry Services. Also make sure the contractor is insured.

TIP: Consult your Occupational Therapist for help to decide what changes to the home might be helpful for a person with TBI. A local service organization or high school may offer assistance with the building of wheel-chair ramps or other needed changes to the home.

Some apartment complexes have apartments designed to meet the needs of individuals who have a physical disability. The Centers for Independent Living (CILs) maintain lists of housing units for persons with disabilities for most areas of the state.

Financial aid to support independent living: If living independently is a goal, and financial assistance is required, there may be housing aid, including low interest loans, available through federal and state housing programs. Home renovation funding sources may also be available if eligibility requirements are met. Rental assistance programs (such as Section 8) may be available through your local public housing authority (See page 26) or Michigan State Housing Development Authority (MSHDA) representative (See page 28).

Home Health Care: People with more severe TBI may continue to need help after returning home from the hospital. There are private agencies that provide in-home nursing services. Funding may be available from the State of Michigan for those eligible. The hospital social work department or discharge planners may be good referral sources for in-home nursing services.

Assisted Living: Assisted living is a general term for a range of housing fa-

cilities in which residents maintain varying degrees of independence. Residents may live independently and cook and eat on their own or they may have the option of joining other residents for meals in a cafeteria within the facility. Facility staff members are available to provide assistance to residents with things such as: reminding residents about medications, organizing activities and periodically checking on them. Ask the facility if they are licensed by the state.

Adult Foster Care: “Foster care” means the provision of supervision, personal care and protection in addition to room and board for 24 hours a day, five or more days a week. These types of facilities can range in size and may serve only specific age and/or gender groups.

TIP: Adult foster care and nursing facilities must be licensed by the state. To determine if a facility is licensed or to find a licensed facility in your area call (517) 373 -1820 or visit www.michigan.gov/cis search for “adult foster care”

Nursing Facilities: Sometimes a more restrictive and structured environment is necessary, regardless of the age of the person with TBI. These facilities are licensed by the State of Michigan to provide 24 hour nursing and medical care for people who do not require hospitalization, but need round-the-clock monitoring or care. Some facilities may also provide rehabilitation and/or recreational services.

TIP: There are a variety of settings in which someone with TBI can receive supportive services: their own home, someone else’s home, adult foster care, Home for the Aged, assisted living or a nursing facility. If you need help finding your own home or apartment, consider contacting the local CIL for assistance. If you are interested in supportive living, consider visiting different types of settings in your community before choosing.

Living and Care Agencies and Resources:

— Brain Injury Association of Michigan (BIAMI)

BIAMI provides articles including issues to consider when selecting living and care arrangements, as well as lists of organizations to assist families in determining care options.

Contact Information: See page 52

— Centers for Independent Living (CIL)

These centers, located throughout Michigan, provide services designed to maximize self-sufficiency and independence of people with disabilities. Services offered may include: resource and referral information pertaining to housing, transportation, community services, peer counseling, independent living skills training, advocacy, support groups and recreational events.

Contact Information: See page 52

— Children's Waiver Program (CWP)

The CWP is administered by the Michigan Department of Community Health and funded with State and Federal Medicaid dollars. This Program is designed to provide in-home supports and services to families of children with developmental disabilities who would otherwise be at risk of out-of-home placement. This program provides speciality services, community living supports, transportation, respite, habilitation skill training, psychological/behavioral treatment, didactic services, enhanced medical equipment and supplies and environmental accessibility adaptations.

To be eligible: The child must be under the age of 18 and have a qualifying developmental disability. The child must reside with his or her biological or adoptive parents or in specialized foster care (with a permanency plan to return home within three months). The child must meet or be below Medicaid income and asset limits when viewed as a family of one (the family income is waived). Families who may be interested in the Children's Waiver Program may request a pre-screen be completed on their child through their local Community Mental Health Services Program (CMHSP).

Contact Information: See page 53

— Community Mental Health Services Programs (CMHSP)

The CMHSPs contract with the Michigan Department of Community Health to provide a range of services to eligible individuals. CMHSPs are located throughout the state of Michigan. CMHSPs can assist

qualifying individuals with residential services ranging from independent living, supported independent living and more structured situations for people with severe mental disorders and diseases.

To be eligible Persons with TBI who have a serious mental illness (e.g., depression, mood disorder due to head trauma, etc.) or who experienced their TBI before age 22, may be eligible and should contact their CMHSP for an assessment or intake. Individuals must be either Medicaid eligible or meet specified severity criteria.

Contact Information: See page 53

— Consumer and Industry Services (CIS)

The Michigan Department of Consumer and Industry Services licenses and regulates health, safety, economic and cultural services. It operates a license verification service that can be accessed via mail or over the phone for a small fee. This information can also be found for free on its website. For those needing an out-of-home living arrangement, the CIS can help. The CIS website contains a facility locator service and has links to nursing home information, including inspection results.

Contact Information: See page 53

— Family Independence Agency (FIA) - Adult Services

FIA - Adult Services provides protection, advocacy and Independent Living Services including personal care services. The Home Help Services program provides money to those on Medicaid to hire providers to assist with daily activities (e.g., preparing meals, eating, grooming, using the toilet, bathing, moving around the home, etc.). Medical equipment not covered by personal insurance or Medicaid may be provided through Physical Disability Services (PDS). Adult Services also includes Adult Community Placement Services, which provides pre-placement services for adults who can no longer live independently because of health or mental conditions, and who are in need of a more structured environment. Post-placement and follow up services are paid for through the State of Michigan for people on Medicaid and SSI who are in out-of-home care settings.

To be eligible. Information and referral services are available to anyone. Medicaid eligibility is required for direct services. FIA - Adult Services staff may assist customers in applying for Medicaid.

Contact Information: See page 54

— **Health Care Association of Michigan (HCAM)**

HCAM is a nonprofit association representing more than 300 nursing homes and other long term care organizations operating within the State of Michigan. Information on adult foster care and nursing facilities is available through this association.

Contact Information: See page 55

— **Housing and Urban Development (HUD)**

HUD is a federal agency that provides money for housing programs. There are programs to help finance adaptations to the home to accommodate people with disabilities. There are also programs to provide rental assistance for people with low incomes or disabilities. You may contact HUD for more information about these programs, but your first contact in this regard should be the local public housing authority (see contact information section). The HUD website provides contact information for local public housing authorities throughout the country. There are several HUD offices in Michigan.

Contact Information: See page 55

— **Local Public Housing Authorities**

Local public housing authorities are responsible for providing affordable housing for persons with low income and/or disabilities in their area. Funding comes from mostly federal sources.

Contact Information: See page 55

— **MI Choice Waiver**

The MI Choice Waiver provides services and support to allow an individual who needs nursing home level of care to remain at home as long as possible. Services covered include: homemaker and chore

services, home-delivered meals, personal care supervision, adult day care, modifications to the home, transportation, specialized equipment or medical supplies, a personal emergency response system, training, counseling and respite care.

To be eligible Beneficiaries must meet the criteria for nursing home care, certain financial criteria and they must be in need of one or more of the waiver services.

Contact Information: See page 57

— **Michigan Assisted Living Association**

The Michigan Assisted Living Association is a nonprofit organization that represents over 4,300 assisted living, residential care and vocational programs. Because not all living facilities in Michigan are licensed, this Association can provide information about options and how to choose a facility.

Contact Information: See page 57

— **Michigan Association of Homes and Services for the Aging (MAHSA)**

MAHSA is a nonprofit organization that represents more than 180 nonprofit nursing facilities including nursing homes, residential health care, assisted living, retirement housing or home and community based services.

Contact Information: See page 57

— **Michigan Department of Community Health (MDCH) - Brain Injury Rehabilitation Program**

The Brain Injury Rehabilitation Program is administered through the Long Term Care Initiative, Michigan Department of Community Health. For eligible people, this rehabilitation program is covered by Medicaid. It covers post-acute, comprehensive, intensive, goal-directed inpatient or outpatient rehabilitation services for beneficiaries eighteen (18) years or older. Services are provided by agencies under contract to MDCH.

To be eligible Beneficiaries must meet financial and medical eligibility criteria. For information regarding specific criteria contact MDCH - Brain Injury Rehabilitation Program. Physician orders are required prior to accessing specific services. The primary care physician, hospital discharge planner, nursing facility, individual/family and other service providers can refer.

Contact Information: See page 58

— Michigan State Housing Development Authority (MSHDA)

The Authority administers several federally-funded housing programs, including: Section 8 rental subsidies, grants to small communities and nonprofit organizations and assistance to homeless service providers.

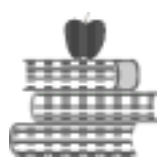
Contact Information: See page 60

— Shelter Plus Care

This program links rental assistance and supportive services to individuals and their families who are hard to serve, homeless and persons with disabilities. Services are provided by private agencies under contract with the State of Michigan.

Contact Information: See page 61

Public Education



Any person who is 25 years old or less, has TBI and has not graduated from high school may be eligible for special education services in Michigan. A federal law, the Individuals with Disabilities Education Act (IDEA), mandates that special education services must be provided to eligible persons. This law requires school districts to provide, at no cost, special education services to eligible persons with disabilities, including brain injuries.

TIP: Michigan's special education statutes ensure that all children birth through age 25 in Michigan have a comprehensive education plan. The school is required to organize services that may include rehabilitation services from other agencies, to meet a student's individual needs.

Michigan law requires each school system to develop an educational plan for each eligible infant, toddler, child and youth. These programs are called the Individualized Family Service Plan (IFSP) and the Individualized Education Program (IEP). In addition, your school should provide counseling services to those students not qualifying through IDEA but who may need emotional or cognitive assistance.

Individualized Family Service Plans (IFSP)

The IFSP is for infants and toddlers from birth through age two who are experiencing developmental delays *or* who have a diagnosed physical or mental condition that may result in developmental delay. When possible and appropriate, services must be provided in natural environments, including the home, community settings and settings that are normal for children of the same age without disabilities. Family participation is an integral part of early intervention services.

TIP: If a guardian requests that their child be tested, the school has 30 days to complete an evaluation and hold an Individual Education Program (IEP) meeting to assess the child's needs.

IFSP progress is evaluated annually. Evaluations involve a number of people working with the child. The results of the evaluation, along with any other available information from the ongoing assessment with the child and family, are used to determine which services are needed and provided. Reviews of the IFSP can be conducted more often if necessary or if requested by the family.

Individualized Education Program (IEP)

For eligible students, a plan for appropriate services is written in an Individualized Education Program (IEP). The IEP is relevant for all students from pre-school (at least three years of age) through high school graduation or age 25. The aim is to make sure all the requirements for the child's education are fulfilled. The IEP is a contract that is intended to respond to the individual needs of the child and family. The services offered to each child will vary depending on the type, level and severity of the disability. The IEP determines the types of educational services and assistance for which the child is eligible. IEPs *are* transferable between school districts.

Development of the IEP is a group effort among school personnel (e.g., general and special education teachers and an administrative representative from the school district), family members (the parent and the student when appropriate) and other individuals (e.g., physician, social worker, case manager, etc.) who have knowledge or expertise regarding the child. The IEP is reviewed annually and each student receives a thorough re-evaluation every three years. However, if the child is not making expected progress, or if an unexpected event arises, an IEP can be reviewed and revised more frequently.

Transition planning

The Individuals with Disabilities Education Act (IDEA) requires transition planning for special education eligible students beginning at age 14 or earlier if necessary. A Transition Plan arranges an appropriate course of study as students move from adolescence to adulthood. Students will learn academic, vocational and life skills necessary for independent or semi-independent functioning.

College/Postsecondary Education

If a student goes on to college and requires special accommodations, the student will need to “self identify” that they need accommodations which can be verified by a former IEP, section 504 plan or a letter from a doctor, clinical rehabilitation worker, certified social worker or psychologist. If the college will not make the accommodations, the student or their guardian will need to follow the rules under the Americans with Disability Act for requesting accommodations or to file a complaint.

Section 504 of the Rehabilitation Act of 1973 applies to any college or university that receives federal funding and states that “no otherwise qualified individual with a disability ... shall, solely by reason of her or his disability, be excluded from participation in, be denied benefit of, or be subjected to discrimination under any program or activity receiving federal financial assistance.”

Education Agencies and Resources:

— **Brain Injury Association of Michigan (BIAMI)**

BIAMI provides articles pertaining to special education, as well as state/regional contacts that may assist families in understanding their rights pertaining to education.

Contact Information: See page 52

— **Citizens Alliance to Uphold Special Education (CAUSE)**

CAUSE is the designated Parent Training and Information Center for the State of Michigan. CAUSE offers free workshops and information to anyone who needs assistance.

Contact Information: See page 53

— **Michigan Department of Education, Office of Special Education and Early Intervention Services**

Parents may request an evaluation from the special education office at their local school to see if their child is eligible for the IEP or IFSP programs described in the beginning of this section.

TIP: To set up a special education program, parents should contact the local school district administrative office and ask to speak with the administrator responsible for special education services. Additional information can be obtained from the Michigan Department of Education, Office of Special Education and Early Intervention Services. You may contact an educational advocate at any point during the process. Your Intermediate School District is required to have a list of special education advocates in your area. The Citizens Alliance to Uphold Special Education (CAUSE) is a leading education advocacy organization in Michigan.

To be eligible. Special education in Michigan is available for individuals up through age 25. A school-based multidisciplinary evaluation team, which includes input from the parent(s), determines whether the individual has a disability that will make learning difficult without special services. Persons with TBI who require special education services most often qualify for those services through one of the

following categories: Traumatic Brain Injury (TBI), Physical Impairments (PI), Other Health Impairments (OHI), Learning Disabilities (LD) or Speech and Language Impairments (SLI).

Contact Information: See page 59

— Special Education Advocate

This is a law-related website that lists other websites and library resources pertaining to special education rights of children with disabilities.

Contact Information: See page 61

— U.S. Department of Education

For detailed information about the IEP, free copies of *A Guide to the Individualized Education Program* are available from this federal office.

Contact Information: See page 63

Transportation



TBI may affect an individual's driving skills. A consultation with physicians should occur before driving after experiencing TBI and a driving evaluation may be necessary. The Secretary of State can conduct evaluations for a fee. In addition, modifications to vehicles may be needed to accommodate the physical changes resulting from an injury.

TIP: The local Secretary of State's office can provide handicap parking permits. The local transit office may have information about public transportation or volunteer transportation services for people with disabilities.

Transportation Agencies and Resources:

— American Red Cross

The American Red Cross is an organization led by volunteers. They provide relief to victims of disasters and help people prevent, prepare for and respond to emergencies. The American Red Cross also provides community services, such as transportation, helping the

homeless and food and nutrition education.

Contact Information: See page 51

— Local Public Transit Agencies

Michigan provides some level of transportation in all 83 counties. There are several urbanized public transit agencies across the state and several non-urbanized transit agencies. The Michigan Department of Transportation (MDOT) administers funding programs to these agencies. Specific information about local public transit services can be obtained by contacting MDOT's Passenger Transportation Division.

Contact Information: See page 56

— Medicaid

Medicaid reimburses some transportation expenses of Medicaid beneficiaries for travel to medically necessary health services. If you are enrolled in a Medicaid HMO, contact your HMO. If you are enrolled in a Medicaid 'Fee for Service' plan, contact your local Family Independence Agency caseworker.

To be eligible: Expenses reimbursed are those paid to a third party (bus or taxi fare for example) rather than for the individual's gasoline costs. The person with TBI must already be on Medicaid.

Contact Information: See page 56

— Michigan Transportation Services

Michigan Transportation Services provides non-emergency transportation for ambulatory and non-ambulatory clients, including persons with TBI. All drivers have CPR and Red Cross training. They make local and long-distance trips at low cost.

Contact Information: See page 60

— Veterans Integrated Service Network

This Network oversees medical centers and services (including transportation) for veterans in Michigan, Indiana and Ohio.

Contact Information: See page 63

Alcohol and Drug Abuse



TBI can be associated with alcohol and drug abuse problems. Abuse of alcohol and drugs may become a problem and interfere with recovery during treatment and rehabilitation. Alcohol or drug abuse may cause or increase depression and loneliness, and may further impair judgment and memory. If alcohol or drug abuse was a problem prior to TBI, tolerance of alcohol may be drastically lowered and the risk for acquiring another TBI is increased.¹⁶

Alcohol and Drug Abuse Agencies and Resources:

— Access, Assessment and Referral Agencies (AAR)

Previously known as Central Diagnostic and Referral Agencies (CDR)

MDCH contracts with regional Coordinating Agencies (CA) for AAR services. The AAR agencies provide assessments and arrange for referrals to appropriate substance abuse services. Individuals who receive public funding must be assessed through the AAR system before they can access substance abuse services. (NOTE: Medicaid recipients may access these AAR services through the local Community Mental Health Services Programs - see page 35.)

To be eligible: Suspected alcohol or drug abuse is the only eligibility criteria.

Contact Information: See page 51

¹⁶Family & Survivors; National Resource Center for Traumatic Brain Injury. (2000). The Brain Injury Source Book: Answers to Questions Most Often Asked, Richmond, VA: Virginia Commonwealth University: 82-84.

Mental Health

Mood swings, anxiety, depression and disruptive behaviors are some of the emotional results of TBI that some people may experience. Psychological impairments may appear for numerous reasons: (1) due to neurological damage from TBI, (2) as a result of the traumatic event and (3) due to dramatic changes in lifestyle following TBI (e.g., loss of housing, employment and peers). Primary care physicians can help decide if assistance for psychological difficulties is needed.¹⁷

Mental Health Agencies and Resources:

— Community Mental Health Services Programs (CMHSP)

CMHSPs are under contract with the State of Michigan Department of Community Mental Health to provide a full array of community-based support services for eligible individuals and their families. While some CMHSPs may directly run treatment programs, most CMHSPs establish a network of agencies and providers to provide treatment and services. Services provided by the CMHSP may vary but are required to include: emergency services, inpatient psychiatric services, discharge planning, case management, supports coordination, respite care and personal care services including Home Help and specialized mental health personal care.

To be eligible: Persons, including children, with TBI who have a serious mental illness (e.g., depression, mood disorder due to head trauma, etc.) or who experienced their TBI before age 22, may be eligible and should contact their CMHSP for an assessment or intake. Individuals must be either Medicaid eligible or meet specified severity criteria.

Contact Information: See page 53

¹⁷Family & Survivors; National Resource Center for Traumatic Brain Injury. (2000). The Brain Injury Source Book: Answers to Questions Most Often Asked, Richmond, VA: Virginia Commonwealth University: 126-127.

Caregiver Support & Respite Relief

Clinical experience has shown that family involvement is very valuable throughout a person's rehabilitation. However, caring for a family member who has TBI may be overwhelming and caregivers may have questions, fears or doubts. The services that could reduce the burden on family caregivers include: inpatient and outpatient services, day programs, prevention services, emergency or telephone crisis services and special programs for children or adolescents. Support groups for individuals with TBI and their caregivers are available statewide. The availability of support groups may vary according to the region. Some groups will focus more on advocacy and problem solving, while others may focus on personal support.

Time off - respite relief - becomes a necessity to prevent "burn-out" and stress between family members as the family meets these new challenges and responsibilities. Respite relief offers caregivers some time for themselves and is generally short-term care - spanning from a few hours to an entire weekend.

Caregiver Support and Respite Agencies and Resources:

— Area Agencies on Aging (AAA)

AAAs are regional planning, advocacy and administrative agencies. The Michigan Office of Services to the Aging (OSA) contracts with AAAs to plan and provide needed services to qualified individuals in specified geographic regions of the state. Many of these services (including respite care) are available to adults of any age. AAAs contract for in-home and community support services for older adults. Through designated state or federal programs, services may be available to younger persons with disabilities.

Contact Information: See page 51

— Brain Injury Association of Michigan (BIAMI)

BIAMI has local chapters and support groups throughout the state to provide support and encouragement to families and individuals with brain injury. Most groups meet monthly and provide information and assistance, as well as some recreational activities. Addi-

tional statewide activities include two one-week summer camp programs for youth and adults with brain injury and a Labor Day Mackinac Bridge Walk.

Contact Information: See page 52

— Parent to Parent Family Support Network of Michigan

Parent to Parent is a program that provides emotional and informational support to families of children with disabilities or special medical needs. Parent to Parent provides families with connections to other parents and also offers information regarding community resources. There are several regional support groups throughout the state.

Contact Information: See page 61

Vocational Rehabilitation

Individuals may lose certain work skills and abilities after TBI. Learning or relearning skills and abilities is often necessary to resume employment. Some questions to consider before returning to work include:

- (1) If the individual chooses, is he/she healthy enough to consider returning to work?
- (2) Would the individual be able to achieve his/her goal of returning to work if the hours were reduced from what they were previously?
- (3) Would the individual be able to achieve his/her goal of returning to work if special equipment or supervision were provided?
- (4) Would a redesign of duties and responsibilities enable the individual to return to work?

Individuals with TBI may not only need help finding a job, but keeping it. A variety of job supports may be necessary, such as: assistive technology, mentoring, coaching, job site adaptations and scheduling accommodations.

Vocational Rehabilitation Agencies and Resources:

— Michigan Department of Career Development (MDCD) - Michigan Rehabilitation Services

This is a government program that helps persons with any disability except legal blindness, to prepare for, enter into, retain or regain employment.

To be eligible: Applicants with TBI may be eligible for services based on medical, psychiatric or psychological reports from their physician. Medical reports should identify the diagnosis, type of impairment, functional limitations and recommendations for treatment. Individuals with TBI should be prepared to show a Social Security card or resident alien work visa.

Contact Information: See page 58

— Michigan Department of Career Development (MDCD) - Michigan Works!

Michigan Works! provides training to job seekers and helps locate skilled workers for employers. There are over 100 Service Centers across the state that provide such information and training. Michigan Works! has information on regional Service Centers.

Contact Information: See page 58

SECTION III. FINANCIAL SUPPORT FOR HEALTH CARE AND LOST INCOME



Introduction

This section reviews sources of financial coverage for both health care and lost income for the individual and family members. The first three sources of financial assistance listed below (Michigan Catastrophic Claims Association, Crime Victim Compensation Program and Workers' Compensation) are available to certain individuals based on the events that led to the brain injury.

Traditional health care coverage should cover most medical expenses related to brain injuries. Depending on the type of insurance policy, expenses related to rehabilitation and durable medical equipment, such as wheelchairs and walkers, may be covered.

Many employers offer private long-term care insurance as part of an overall benefits package. Disability benefits are also offered by many employers to cover those who become disabled due to an accident or illness not related to their job. Check with your employer to see if you are covered under special long-term care or disability benefits plans.

Many individuals lack long-term care and disability insurance. Individuals who do have private health care coverage could lose it if they are not able to work after a brain injury. Therefore this section includes an overview of the types of public assistance for which individuals living with brain injury may qualify. Programs specifically for children are also reviewed.

Michigan Catastrophic Claims Association (No Fault Motor Vehicle Insurance)

An individual's medical expenses related to an injury resulting from a vehicle crash (if the vehicle was insured in Michigan) will be covered for life through the Michigan Catastrophic Claims Association. This policy applies regardless of how or who caused the accident. Moreover, a pedestrian or bicyclist in an accident involving a motor vehicle will also be covered. Note: Individuals covered by this program may not be eligible for other public programs mentioned in this *Guide*.

Contact Information: See page 58

Michigan Department of Community Health's Crime Victim Compensation Program

Crime Victim Compensation Program provides financial help to physically injured victims of a crime. Assistance is available for unpaid medical bills, loss of earnings or support, burial payments and counseling. This program is a last resort funding resource with a limited reimbursement available to each eligible victim or victim's family.

To be eligible: The person must be the victim of a crime that occurred in Michigan, and as a result of that crime, must have sustained physical injury. The crime must be reported to law enforcement within 48 hours of its occurrence, and the victim must cooperate with police investigation and prosecution of the offender(s). The claim must be filed within one (1) year of the date of the crime. (More information is available from the agency.)

Application process: The victim must first file a claim, which will be investigated. Along with the application, the victim must submit itemized bills, insurance benefit statements and other documents that may be requested. The victim must comply with requirements of any privately or publicly financed insurance plan in seeking and obtaining medical treatment. For any necessary medical treatment or service not covered by the plan, the victim must provide a rejection notice from the plan, and should provide a physician referral and request pre-authorization for specific treatment or services as appropriate.

Contact Information: See page 59

Workers' Compensation

Workers' Compensation is a mandate under the Workers' Disability Compensation Act. It pays for all reasonable and necessary medical care for a work-related injury. If TBI occurs while performing job-related duties, the employer must be informed as soon as possible. A worker has up to 2 years to file a claim with his or her employer. If the employer does not report the injury, the worker can contact the Bureau of Workers' Disability Compensation directly. In most circumstances, workers can be reimbursed for out-of-pocket payments to treat a covered work injury. Loss of wages caused by the work-related injury may also be paid.

Contact Information: See page 64

Other Sources of Financial Support for Health Care and Lost Income

Individuals and families living with TBI might qualify for the following programs.

♦ **Social Security Benefits**

In addition to providing retirement benefits, the Social Security Administration of the United States Government provides benefits to persons with disabilities through two programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

TIP: There are federal and state sources of cash assistance and coverage of health care costs for people with disabilities. In addition to applying for social security disability benefits, you should contact your local FIA to see if you qualify for other resources.

(1) SSDI protects workers and their spouses against loss of income due to disability. The amount of payment depends on how much the person (or spouse or parent) has worked and paid into the Social Security system via taxes. Some Michigan government agencies may refer to this category of benefits as 'Retirement, Survivor and Disability Insurance' or 'RSDI'.

To be eligible: In order to qualify, a person must have a disability that is expected to keep them from working for at least one year, or have a condition that will result in death. The condition must qualify as a disability as determined by Social Security law. Beneficiaries must be below the age of 65 years. Certain family members of workers with disabilities are also entitled to benefits (e.g., spouses and unmarried children under the age of 18 years). There are also survivor benefits when the family financial provider dies.

(2) SSI provides financial assistance to people with disabilities who have limited resources even if they have not worked. Payments are not based on previous earnings and are meant to supplement current earnings or other income. Both children and adults can qualify for

SSI depending on the type of disability. Those who qualify for SSI, also qualify for Medicaid, and possibly for food stamps and other forms of assistance.

To be eligible In order to qualify, a person must have a disability that is expected to keep them from working for at least one year, or have a condition that will result in death. Also, the person must be below the age of 65 years and meet the income/asset criteria for the program. Social Security law determines if a disability qualifies a person for benefits.

Contact Information: See page 62

◆ Medicare

Medicare is a two part federal insurance program. Part A is hospital insurance that helps pay for things like hospital inpatient care, skilled nursing home care, home health services and hospice care. Part B is a medical insurance program that covers physician services, outpatient hospital care, clinical laboratory tests, etc. Medicare does not cover prescriptions.

To be eligible People younger than 65 years of age must be disabled, have limited monthly income and must be on SSDI or SSI for 2 years to qualify for this program. Individuals with TBI might qualify for Part A, Part B or both Parts A and B. It is very important to call to find out if your financial and medical circumstances qualify you for Medicare benefits. Some people are eligible for both Medicare and Medicaid.

To obtain the free services of a Medicaid/Medicare Assistance Program counselor, eligible persons may call the toll-free number: (800) 803-7174 or visit www.mimmap.net. Services are provided to older adults, and people with disabilities who have Medicaid or Medicare and their caregivers.

Contact Information: See page 56

♦ **Medicaid**

Medicaid is a public program for lower income persons who may also be disabled. Examples of services that may be covered by Medicaid are inpatient and outpatient hospital services, routine physical exams, mental health services, home health care, pharmacy, dental care and transportation, etc. Accessing Medicaid services begins with contacting the Family Independence Agency (FIA). Persons with disabilities who are already on Medicare may still be eligible for Medicaid coverage.

To be eligible. Medicaid has certain income and asset requirements. A person's eligibility for Medicaid is determined by FIA. Those who qualify for SSI, also qualify for Medicaid.

Contact Information: See page 56

♦ **State Medical Program (SMP)**

This state-run program provides coverage of basic outpatient medical care to lower income individuals between the ages of 21 and 65 (it does not cover inpatient hospital services).

To be eligible. The individual must not be able to qualify for Medicaid, must not have comprehensive insurance and cannot have more than \$3,000 in assets.

Contact Information: See page 62

♦ **State Disability Assistance (SDA)**

SDA is a state-run program that offers temporary cash assistance for living expenses while individuals with a disability are waiting for approval of SSI benefits, or if the disability is likely to last between 90 days to 1 year only. SDA may also be provided to the caretaker of a person with a disability.

To be eligible. Check with the local Family Independence Agency office about qualification limitations.

Contact Information: See page 62

♦ **Dental Services**

The Community Living, Children and Families Administration in the Michigan Department of Community Health offers two dental assistance programs.

(1) **Dental Treatment Fund for Persons with Developmental Disabilities:** Dental services are provided by a private dentist or community dental clinic who is reimbursed for services.

To be eligible Individuals must have a developmental disability and be referred by a Community Mental Health Services Program (CMHSP). (See page 35 for eligibility for CMHSP services.)

(2) **Donated Dental Services:** This program provides extensive dental treatment (not just cleaning and check-up). Patients are linked to volunteer private dental offices through a referral network. Extensive treatments, such as orthodontics, must be medically necessary.

To be eligible Persons must be permanently disabled, chronically ill or elderly and meet income criteria.

Contact Information: See page 54

Programs Specifically for Children

♦ **MI Child and Healthy Kids Programs**

MI Child is for uninsured children under 19 years of age. It is a state-wide program that provides health care coverage to children who have not had comprehensive health coverage in the last 6 months. MI Child covers inpatient and outpatient care, regular checkups, immunizations, emergency care, dental, mental health and substance abuse services. There is a small monthly premium for MI Child coverage.

Healthy Kids is free Medicaid coverage for children.

To be eligible There is one application process for MI Child and Healthy Kids. Eligibility is determined through the MI Child application. Each program has its own financial limitations.

Contact Information: See page 56

♦ **Children’s Special Health Care Services (CSHCS)**

This program provides payment for specialized medical care and treatment for individuals with certain conditions. This service is available to children from birth to 21 years of age (or longer under certain conditions).

To be eligible “Medical eligibility” is determined by submitting a medical report to the CSHCS state office. The CSHCS office at the local health department can help parents or individuals obtain a medical report that determines eligibility.

Contact Information: See page 52

♦ **Children’s Waiver Program (CWP)**

The CWP is administered by the Michigan Department of Community Health and funded with State and Federal Medicaid dollars. This program is designed to provide in-home supports and services to families of children with developmental disabilities who would otherwise be at risk of out-of-home placement. This program provides speciality services, community living supports, transportation, respite, habilitation skill training, psychological/behavioral treatment, didactic services, enhanced medical equipment and supplies and environmental accessibility adaptations.

To be eligible The child must be under the age of 18 and have a qualifying developmental disability. The child must reside with his or her biological or adoptive parents or in specialized foster care (with a permanency plan to return home within three months). The child must meet or be below Medicaid income and asset limits when viewed as a family of one (the family income is waived). Families who may be interested in the Children’s Waiver Program may request

a pre-screen be completed on their child through their local Community Mental Health Services Program (CMHSP).

Contact Information: See page 53

SECTION IV. SUMMARY OF SERVICES OFFERED BY SELECTED GOVERNMENT AND PRIVATE AGENCIES



Table 1: Sources of Financial Support¹ for Services

Agency Name	General Income Support	Assessment & Rehabilitation	Assistive Technology	Living & Care	Transportation	Mental Health	Alcohol and Drug Abuse
Children's Special Health Care Services		✓	✓	✓	✓		
Children's Waiver		✓	✓	✓		✓	✓
Community Mental Health Services Programs		✓	✓	✓		✓	✓
Crime Victim Services Commission	✓		✓			✓	
Family Independence Agency - Adult Services			✓				
Housing and Urban Development (through MSHDA and/or Local Public Housing Authority)				✓			
MDCH - Brain Injury Rehabilitation Program		✓	✓	✓			
Medicaid		✓	✓	✓	✓	✓	✓
Medicare		✓	✓				
MI Catastrophic Claims Association (No Fault)		✓	✓	✓		✓	
MI Child & Healthy Kids		✓			✓		
MI Choice Waiver	✓	✓	✓	✓		✓	✓
Social Security Benefits			✓			✓	
State Disability Assistance (available through FIA)	✓						
State Medical Program (available through FIA)	✓	✓					
Workers' Compensation							

¹ The term 'financial support' does not imply a cash benefit in all instances.

Table 2: Selected Michigan Service Providers

Agency Name	Legal Assistance/Advocacy	Assessment & Rehabilitation	Assistive Technology	Living & Care	Public Education
Access, Assessment and Referral Agencies	I/R; D				
Area Agencies on Aging		I/R	I/R	I/R	
Brain Injury Association of MI		I/R		I/R	I/R
Centers for Independent Living		I/R; D	I/R	I/R	
Citizens Alliance to Uphold Special Education					I/R; D
Community Mental Health Services Programs		I/R; D	I/R; D	I/R; D	
Epilepsy Foundation of MI	I/R	I/R	I/R	I/R	I/R
Family Independence Agency - Adult Services	I/R; D ¹		I/R; D ²	I/R; D	
Local Public Housing Authority				I/R; D	
Local Public Transit Agencies					
Local School District		D	D		D
MDCD - MI Rehabilitation Services	D	D	D	I/R	
MDCH Brain Injury Rehabilitation	I/R; D	D		I/R	
MI Assistive Technology Resources	I/R		I/R		
MI Department of Education		I/R; D			I/R; D
MI Disability Rights Coalition	D		D		
MI Legal Aid Services	I/R				
MI Protection and Advocacy Service	I/R; D	I/R	I/R	I/R	
MI State Housing Development Authority				I/R; D	
MI Transportation Services					
Parent to Parent Family Support Network of MI					
Red Cross					
United Cerebral Palsy (UCP Michigan)			I/R		I/R
United Way	I/R	I/R	I/R		
Veterans Affairs, Dept. of ³		D	D	D	

¹Direct Services on Advocacy Only²Sometimes available through Physical Disability Services Program³Services available to veterans only.**Legend:** I/R = Information and Referral Services

D = Direct Services (actual provider of service such as counseling , etc)

Table 2: Selected Michigan Service Providers (continued)

Agency Name	Transportation	Alcohol & Drug Abuse	Mental Health	Caregiver Support & Respite	Vocational Assistance
Access, Assessment and Referral Agencies		I/R; D			
Area Agencies on Aging	D	I/R	I/R	I/R; D	I/R
Brain Injury Association of MI				I/R; D	
Centers for Independent Living	I/R; D			I/R; D	I/R
Citizens Alliance to Uphold Special Education					
Community Mental Health Services Programs	I/R; D	I/R; D	D	I/R; D	I/R; D
Epilepsy Foundation of MI	I/R		D	I/R	I/R
Family Independence Agency - Adult Services	I/R	I/R	I/R	I/R	
Local Public Housing Authority					
Local Public Transit Agencies	I/R; D				
Local School District	D	I/R	I/R	I/R	I/R; D
MDCD - MI Rehabilitation Services	I/R				D
MDCH Brain Injury Rehabilitation					
MI Assistive Technology Resources					
MI Department of Education	D				
MI Disability Rights Coalition					
MI Legal Aid Services					
MI Protection and Advocacy Service	I/R	I/R	I/R	I/R	I/R
MI State Housing Development Authority					
MI Transportation Services	D				
Parent to Parent Family Support Network of MI				I/R; D	
Red Cross	D				
United Cerebral Palsy (UCP Michigan)					I/R
United Way	I/R	I/R	I/R	I/R	I/R
Veterans Affairs, Dept. of ³	I/R	D	D		D

³Services available to veterans only.

Legend: I/R = Information and Referral Services

D = Direct Services (actual provider of service such as counseling , etc)

SECTION V: CONTACT INFORMATION FOR AGENCIES, RESOURCES AND PROGRAMS



Organization and Address

ABLEDATA 19

8630 Fenton Street, Suite 930
Silver Spring, MD 20910
(800) 227-0216
e-mail: abledata@macroint.com
website: www.abledata.com

Access, Assessment and Referral Agencies (AAR) 34

Previously known as Central Diagnostic and Referral Agencies (CDR).
There are at several regional AARs in Michigan. Call the Michigan
Resource Center to locate your local agency: (800)626-4636.
Local AAR: _____

American Red Cross 32

Contact information for your local chapter is available in the phone book.
website: www.redcross.org/where/where.html
Local Chapter Number: _____

Americans with Disabilities Act (ADA) Information Line 4

U.S. Department of Justice
(800) 514-0301
(800) 514-0383 (TTY)
<http://www.usdoj.gov/crt/ada/adahom1.htm>

Area Agencies on Aging (AAA) 36

To find the AAA in your area, go to the website: www.miseniors.net
(Click, “Search”, “Agencies”, “Area Agency on Aging”.) You
can also call the Michigan Office of Services to the Aging (OSA) and
ask for the contact information for the AAA in your area:
(517) 373-8230
Local AAA: _____

Brain Book 7

website: www.brainbook.com/brainbook

- Brain Injury Association of America (BIA)** 8
 105 North Alfred Street
 Alexandria, VA 22314
 (703) 236-6000
 Family Helpline: (800) 444-6443
 website: www.biausa.org
- Brain Injury Association of Michigan (BIAMI)** 8, 13, 16, 23, 31, 36
 8619 West Grand River Road, Suite I
 Brighton, MI 48116
 (800) 772-4323
 e-mail: info@biami.org
 website: www.biami.org
 Local Chapter or Support Group: _____
- Brain Injury Rehabilitation Program** 17, 27
 See: Michigan Department of Community Health - Brain Injury
 Rehabilitation Program on page 58.
- Centers for Independent Living (CIL)** 8, 14, 24
 Call (888) 255-2457 to get your regional office number, or look in your
 local phone book.
 Local CIL: _____
- Central Diagnostic and Referral Agencies (CDR)** 34
 See Access, Assessment and Referral Agencies (AAR) on page 51.
- Children's Special Health Care Services (CSHCS)** 45
 Contact your Local Health Department for information about CSHCS
 Check the phone book under "County Government".
 or
 P.O. Box 30479
 Lansing, Michigan 48909
 (800) 359-3722
 website: www.mdch.state.mi.us/msa/cshcs/CSHCS.htm
 (Please note that this address is case sensitive: it must be typed as shown.)
 Local Contact for CSHCS: _____

- Children’s Waiver Program (CWP)** 24, 45
 This program is provided by the Community Mental Health Services Programs (CMHSP). See: Community Mental Health Services Programs.
- Citizens Alliance to Uphold Special Education (CAUSE)**31
 6412 Centurion Dr., Suite 130
 Lansing, MI 48917
 (517) 886-9167
 (800) 221-9105 (Michigan only)
 website: www.causeonline.org
- Community Mental Health Services Programs (CMHSP)**..... 24, 35
 The phone number for your local CMHSP is available in the phone book. Look under “County Government” or possibly under “Mental Health Services”.
 Or, you may contact the Michigan Association of Community Mental Health Boards (MACMHB):
 426 South Walnut
 Lansing, MI 48933
 (517) 374-6848
 website: <http://www.macmhb.org>
 Local CMHSP: _____
- Consumer and Industry Services (CIS)**25
 525 W. Ottawa, P.O. Box 30004
 Lansing, MI 48909
 (517) 373-1820
 website: www.michigan.gov/cis
- Crime Victim Compensation Program**.....40
 See: Michigan Department of Community Health’s Crime Victim Compensation Program on page 59.

Defense and Veterans Head Injury Program (DVHIP) 11

Brain Injury Association of America
 105 North Alfred Street
 Alexandria, VA 22314
 (703) 236-6000
 Family Helpline: (800) 444-6443
 website: www.biausa.org (Click on “DBSCIP”.)

Dental Services - Michigan Department of Community Health 44

Dental Treatment Fund for Persons with Developmental Disabilities
 MDCH Oral Health Program
 (517) 335-8909
 Donated Dental Services
 (800) 850-5913 (Note: Macomb, Monroe, Oakland, St. Clair and Wayne counties only)
 (800) 255-7543 (all other Michigan counties)

Epilepsy Foundation of Michigan 8, 19

26211 Central Park Blvd., Suite 100
 Southfield, MI 48076
 (800) 377-6226
 e-mail: letters@epilepsymichigan.org
 website: <http://epilepsymichigan.org> or <http://comnet.org/kenny>

Family Independence Agency (FIA) 9, 25

Every county in the state has a local FIA office and contact information is available in the phone book under “State Government” or “County Government”. You may also call a Lansing office and ask for the phone number for the county in which you live: (517) 373-2035.
 website: <http://www.michigan.gov/fia>
 Local FIA Office: _____

Family Independence Agency (FIA) - Adult Services 9, 25

Contact your local Family Independence Agency office (see: Family Independence Agency). When calling, ask for information regarding the Adult Services Unit.
 Local FIA Office: _____

- Health Care Association of Michigan (HCAM)26**
 P.O. Box 80050
 Lansing, MI 48908
 (517) 627- 1561
 e-mail: info@hcam.org
 website: www.hcam.org
- Housing and Urban Development (HUD)26**
Federal Contact Information:
 451 7th Street S.W.
 Washington, DC 20410
 To order some HUD publications on buying a home: (800) 767-4483
 To find the housing counseling agency nearest you: (888) 569-4287
 TDD: (800) 290-1617
 website: www.hud.gov
- Michigan Offices:**
 477 Michigan Ave., Suite 1700
 Detroit, MI 48226
 (313) 226-7900
 website: www.hud.gov/local/det/index.html
- Municipal Center-North Building**
 1101 S. Saginaw Street
 Flint, MI 48502
 (810) 766-5110
- Trade Center Building**
 50 Louis NW
 Grand Rapids, MI 49503-2648
 (616) 456-2100
- Local Public Housing Authorities26**
 Check the phone book under “City Government” or “County Government” for the housing commission in your area. The HUD website provides a link to listings of local public housing authorities: www.hud.gov. Your local Michigan State Housing Development Authority (MSHDA) should also be able to provide contact information.
 Local Housing Authority: _____

Local Public Transit Agencies33

For information regarding local public transit service in your area contact the Michigan Department of Transportation at:

(517) 373-2160

website: www.michigan.gov/mdot (Search for “public transit providers”.)

Medicaid 33, 43

For questions about **eligibility** contact the Family Independence Agency (see: Family Independence Agency on page 54).

Or, contact a Medicaid/Medicare Assistance Program Counselor:

(800) 803-7174

website: www.mimmap.net

For questions about **coverage of specific services** you will need to contact the Michigan Department of Community Health at: (517) 373-3500.

Medicare42

Contact your Local Social Security Office: check in the phone book under “Federal Government”. Or, call the National Social Security Office to get the number for your local office: (800) 772-1213, (800) 325-0778 (TTY).

website: www.ssa.gov

One tip for calling this number is to avoid calling at the peak busy times: early in the week and early in the month. (Note: If you would like, a family member or other representative may contact Social Security for you.)

Or, older adults, persons with disabilities and their caregivers who receive Medicare or Medicaid may contact a Medicaid/Medicare Assistance Program Counselor:

(800) 803-7174

website: www.mimmap.net

Local Social Security Office: _____

MI Child and Healthy Kids44

You can apply for MI Child and Healthy Kids by printing a mail-in application from the website or by calling a toll-free telephone number to request an application. The applications are also available at local health departments and FIA offices.

(888) 988-6300

website: www.michigan.gov/mdch (Search for “MI Child”.)

Or, contact your local Family Independence Agency office (See: Family Independence Agency on page 54). When calling, ask for information regarding MI Child and Healthy Kids.

MI Choice Waiver26

Waiver agents are located throughout the state. To find a local agent, visit the following website or contact the Michigan Department of Community Health at (517) 241-4293.

website: www.michigan.gov/mdch (Search for “MI Choice Waiver”.)

Local Waiver Agency: _____

Michigan Assisted Living Association27

15441 Middlebelt Road

Livonia, MI 48154

(800) 482-0118

website: www.miassistedliving.org

Michigan Assistive Technology Loan Fund20

For information or to apply on-line visit the website: www.mi-atlf.org

Or, information can be obtained from United Cerebral Palsy Michigan (see: United Cerebral Palsy Michigan on page 63).

Michigan Assistive Technology Resources (MATR)20

1023 South U.S. 27

St. Johns, MI 48879-2424

(800) 274-7426

(989) 224-0333

website: www.matr.org

Michigan Association of Homes and Services for the Aging (MAHSA)27

6512 Centurion Dr., Suite 380

Lansing, MI 48917

(517) 323-3687

website: www.mahsahome.org

Michigan Catastrophic Claims Association (No Fault Motor Vehicle Insurance) 39

Contact your automobile insurance agent,
or
Consumer Services
Division of Insurance
P.O. Box 30220
Lansing, MI 48090-7720
(877) 999-6442
website: www.michigan.gov/cis (Search for “Catastrophic Claims Association”).)

Michigan Department of Career Development (MDCD) - Michigan Rehabilitation Services 38

For the address and phone number of the local office nearest your county of residence, call the Customer Service Desk:
(800) 605-6722 (voice)
(888) 605-6722 (TTY)
website: www.michigan.gov/mdcd (Search for “MRS”).
Local Contact: _____

Michigan Department of Career Development (MDCD)- Michigan Works! 38

2500 Kerry Street
Lansing, MI 48912
(517) 371-1100
(800) 649-3777 (TTY)
e-mail: info@michiganworks.org
website: www.michiganworks.org
Job Listings database: www.michworks.org/mtb/user/mtb_empl.entrymainpage

Michigan Department of Community Health (MDCH) - Brain Injury Rehabilitation Program 17, 27

Lewis Cass Building
320 South Walnut
Lansing, MI 48913
(517) 241-9434

Michigan Department of Community Health's Crime Victim Compensation Program 40

Lewis Cass Building,
320 S. Walnut Street
Lansing, MI 48913
(517) 373-7373

website: www.michigan.gov/mdch. (Search for "Crime Victim Services".)

Michigan Department of Education-Office of Special Education and Early Intervention Services 17, 31

Parents should contact the local school district administrative office and ask to speak with the administrator responsible for special education services. The Michigan Department of Education can help locate the appropriate local official to be contacted. Parents may also contact their Intermediate School District (ISD). Michigan's ISDs are responsible for overseeing the delivery of special education services. Look in the yellow pages of the phone book under "Schools".

Additional information can be obtained from:

Michigan Department of Education
P.O. Box 30008
Lansing, MI 48909

(517) 241-1521 (For children ages 0-3 years)

(517) 373-9433 (For children over 3 years)

website: www.michigan.gov/mde (Search for "Special Education".)

Local Administrator for Special Education: _____

Michigan Disability Rights Coalition (MDRC) 14

740 West Lake Lansing Road, Suite 400
East Lansing, MI 48823
(800) 760-4600
(517) 333-2477

website: www.copower.org

Michigan Legal Aid Services 14

(800) 875-4130

Look in phone book under "Legal Aid" to find the number for local services.

Michigan Protection and Advocacy Service, Inc. (MPAS)..... 14

4095 Legacy Parkway
 Suite 500
 Lansing, MI 48911
 (800) 288-5923 (voice or TTY)
 (517) 487-1755
 website: www.mpas.org

Michigan Rehabilitation Services 38

See: Michigan Department of Career Development (MDCD) – Michigan Rehabilitation Services on page 58.

Michigan State Housing Development Authority (MSHDA) 28

735 East Michigan
 Central Office
 Lansing, MI 48912
 or
 P.O. Box 30044
 Lansing, MI 48909
 (517) 373-8370
 (800) 382-4568 (TTY)

To find the **Section 8 Office** nearest you: (517) 373-9344

e-mail: mshdaWebMaster@michigan.gov

(Note: this address is case sensitive: it needs to be typed as shown.)

To find information about a variety of **MSHDA programs**:

www.mshda.org

Local Section 8 Office: _____

Michigan Transportation Services 33

(877) 777-7900 (toll free)

Michigan Veterans Affairs Directorate 11

7109 W. Saginaw
 Lansing, MI 48913
 (517) 335-6523
 website: www.nasdva.com/michigan.html

Michigan Works!	38
See: Michigan Department of Career Development (MDCD) - Michigan Works! on page 58.	
National Information Center for Children and Youth with Disabilities (NICHCY)	9
P.O. Box 1492 Washington, D.C. 20013 (800) 695-0285 (voice or TTY) e-mail: nichcy@aed.org website: www.nichcy.org	
National Resource Center for Traumatic Brain Injury (NRC for TBI)	9
Box 980542 Richmond, VA 23298-0542 (804) 828-9055 website: www.neuro.pmr.vcu.edu	
Parent to Parent Family Support Network of Michigan	37
Children's Special Health Care Services 1200 6 th Street, Suite 316 Detroit, MI 48826-2418 (800) 359-3722	
Shelter Plus Care	28
(313) 456-4360 website: www.michigan.gov/mdch (Search for "Shelter Plus Care".)	
Special Education Advocate	32
website: www.wrightslaw.com/advoc/articles/subscribe_nltr.htm	

Social Security Benefits 41

Social Security Disability Insurance (SSDI)
and Supplemental Security Income (SSI)

Contact your local Social Security office:
check in the phone book under “Federal
Government”. Or, call the National Social
Security Office to get the number for
your local office:

(800)772-1213

(800)325-0778 (TTY)

website: www.ssa.gov

Local Social Security Office: _____

For eligibility questions, contact:

Michigan Disability Determination Service Hotline
(800) 753-9157

TIP: When calling about social security benefits, avoid calling at the peak busy times: early in the month. If you would like, a family member or other representative may contact Social Security for you.

State Disability Assistance (SDA) 43

Contact your local Family Independence Agency office (see: Family Independence Agency on page 54). When calling, ask for information regarding the State Disability Assistance Program.

State Medical Program (SMP) 43

Contact your local Family Independence Agency office (see: Family Independence Agency on page 54). When calling, ask for information regarding the State Medical Program.

Supplemental Security Income (SSI) 41

See: Social Security Benefits.

TBI Chat Room 10

Website: www.tbichat.org

United Cerebral Palsy (UCP) Michigan..... 10, 14

3401 E. Saginaw Suite 216

Lansing, MI 48912

(800) 828-2714 or

(517) 203-1200

website: www.ucp.org

Local Contact: _____

United Way 10, 15

Locate your local United Way office in the business pages of the phone book. For a list of local offices visit: website: <http://www.uwmich.org> or call: (517) 371-4360

Local Contact: _____

U.S. Department of Education 32

ED Pubs

P.O. Box 1398

Jessup, MD 20794-1398

(877) 4-ED-PUBS

TTY/TDD: (877)576-7734

website: www.ed.gov/pubs/edpubs.html**Veterans Affairs (VA), Department of 10**

(800) 827-1000

TDD: (800) 829-4833

website: www.va.gov**Veterans Integrated Service Network 34**

P.O. Box 134002

Ann Arbor, MI 48113-4002

(734) 930-5950

Local Contact: _____

Workers' Compensation.....40

To report an injury or apply for benefits, contact:

Michigan Department of Consumer and Industry Services

Bureau of Workers' Disability Compensation

Health Care Services Division

P.O. Box 30016

Lansing, MI 48909

888-396-5041

TDD: (517) 322-5987

website: www.michigan.gov/cis (Search for "Workers' Compensation".)

To appeal a denial of benefits, contact:

Workers' Compensation

Appellate Commission

1375 S. Washington Ave.

P.O. Box 30468

Lansing, MI 48909-7968

(517) 334-9719

Frequently Called Numbers

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

SECTION VI: GLOSSARY OF TERMS



Glossary

A

Advocacy - the act of pleading or arguing in favor of something such as a cause, idea or policy: active support.

Advocate- to argue for a cause, or plead on another's behalf for education, legal or vocational rights; or a person who argues for their own, or another person's rights.

Assistive Technology- any technology that enables someone to do something that they normally cannot do. A special device which assists in the performance of self care, work or play/leisure activities or physical exercise.

Attorney (specializing in TBI cases)- advocates for fair medical treatment, services and compensation for persons with TBI and their families.

B

Beneficiary- the person named to receive benefits.

C

Case Manager- a person who assesses, plans, implements, coordinates, monitors and evaluates the options and services required to meet an individual's health needs to promote quality, cost-effective outcomes.

Chronic- marked by long duration or frequent recurrence.

Clinical Psychiatrist- provides psychotherapy, counseling and consultation to persons with TBI and their family members; can prescribe medication.

Cognitive- refers to functions of the brain and how one thinks or reasons.

Criteria- standard on which a judgement or decision may be based.

I

IDEA- “Individuals with Disabilities Education Act.” Authorized in 1991 it includes “traumatic brain injury” as a disability category for those students requiring special education services.

M

Medicaid- is a jointly funded, federal-state health coverage program for certain low-income people.

Medicare- a federal health insurance program for people age 65 and over, those who have permanent kidney failure and certain people with disabilities.

Mild Traumatic Brain Injury- also known as a concussion. It can be medically defined as any period of loss of consciousness; any loss of memory for events immediately before or after the accident; any alteration in the mental state at the time of the accident (e.g., feeling dazed, disoriented or confused). It generally does not include posttraumatic amnesia greater than 24 hours.¹⁸

Moderate Traumatic Brain Injury- is one that is medically defined as a loss of consciousness that can last minutes or a few hours and is followed by a few days or weeks of confusion. Persons with moderate TBI may have a longer period of impaired consciousness, more impaired verbal memory shortly after the injury and a lower likelihood of achieving a good recovery within 6 months.¹⁹

N

Neurologist- physician who diagnoses and treats disorders of the nervous system.

Neuropsychiatrist- physician who specializes in treating disorders of the brain, nerves and muscles; can prescribe medication.

¹⁸Rehabilitation of Persons With Traumatic Brain Injury. Consequences of Traumatic Brain Injury. NIH Report of the Consensus Development Panel 1998 Oct 26-28: 1-3.

¹⁹Rehabilitation of Persons With Traumatic Brain Injury. Consequences of Traumatic Brain Injury. NIH Report of the Consensus Development Panel 1998 Oct 26-28: 3.

Neuropsychologist- evaluates the relationship between brain and behavior; conducts extensive testing and counseling; does not prescribe medication.

Neurosurgeon- physician who may perform brain surgery; often coordinates patient care in acute hospitalization.

O

Occupational Therapy (OT)- the use of self-care, work and play activities to increase independent function, enhance development and prevent disability; OT may include the adaptation of a task or the environment to achieve maximum independence. An **Occupational Therapist** is a professional who helps a person to regain skills in activities of daily living (e.g., dressing, eating, bathing, etc.) and routine “occupations” (e.g., cooking, shopping, scheduling, driving, etc.).

P

Physiatrist (PMR)- physician who specializes in Physical Medicine and Rehabilitation; an expert in neurologic rehabilitation, trained to diagnose and treat disabling conditions.

Physical Therapy (PT)- treatment that uses physical agents such as exercise and massage to restore or facilitate recovery of physical abilities. A **Physical Therapist** is a professional who treats injury or physical dysfunction with exercises and other physical treatments to restore or facilitate recovery of physical abilities.

Psychiatrist - A physician who specializes in the treatment of behavioral disorders and mental disease; can prescribe medication.

Psychologist - a person who studies the science of mental process and behavior and conducts extensive testing and counseling; cannot prescribe medications.

R

Recreation Therapy (RT)- treatment to help persons with TBI to learn new leisure and recreational skills or adapt old ones to improve quality of life. A **Recreation Therapist** is a professional who helps persons with TBI learn new recreational skills to improve quality of life.

Referral- to send or direct for treatment, aid, information or decision.

Rehabilitation- the return of function after injury or illness, often with the assistance of a variety of medical professionals.

Rehabilitation Services- services that help a person recover and improve from TBI.

Reimburse- to pay back.

Resource- a source of supply, support or information.

Respite Care- a means for taking over the care of a person temporarily (a few hours to a few days) to provide a period of relief for the primary caregiver.

S

Severe Traumatic Brain Injury- is medically defined by a loss of consciousness, or coma, for 6 hours or longer, either immediately after the injury or after an intervening period of clarity. Individuals who suffer a severe TBI are at risk for long-term disability. Their behavior can be inhibited, and at times they may disregard social conventions. Some have difficulty remaining employed, maintaining pre-injury relationships and establishing new social contacts.²⁰

Social Worker- advocates and arranges post-hospital or post-rehabilitation services and programs for persons with TBI and their families. Also provides counseling for persons with TBI and family members.

²⁰Rehabilitation of Persons With Traumatic Brain Injury. Consequences of Traumatic Brain Injury. NIH Report of the Consensus Development Panel 1998 Oct 26-28: 3.

Speech/Language Therapist- Evaluates and treats communication skills, including writing, speaking and understanding written and spoken language.

T

TBI Nurse Specialist- Organizes and oversees day to day care.

To be eligible- requirements that need to be met in order to be eligible for or to enroll in a program.

V

Vocational- related to, or being in training for a skill or trade to be pursued as a career.

Vocational Specialist- Facilitates development of employment skills and locating a job or returning to work.

This *Guide* and other materials may be downloaded free of charge in **English, Spanish or Arabic** from the following website:

www.michigan.gov
Search for “traumatic brain injury.”

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To order additional copies of this *Guide*, contact:

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Or,

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